

FIGURE 1  
(PRIOR ART)

100

# SECRET DOCUMENT

	Access Portal		Billers A	Billers B	Billers C
User A	User Name: A Password: PA		Acct # A: A Name: A Address: ZA	Acct # A: B Name: A Address: ZA	Acct # A: C Name: A Address: ZA
User B	User Name: B Password: PB		Acct # B: A Name: B Address: ZB	Acct # B: B Name: B Address: ZB	Acct # B: C Name: B Address: ZB
User C	User Name: C Password: PC		Acct # C: A Name: C Address: ZC	Acct # C: B Name: C Address: ZC	Acct # C: C Name: C Address: ZC

FIGURE 2  
(PRIOR ART)

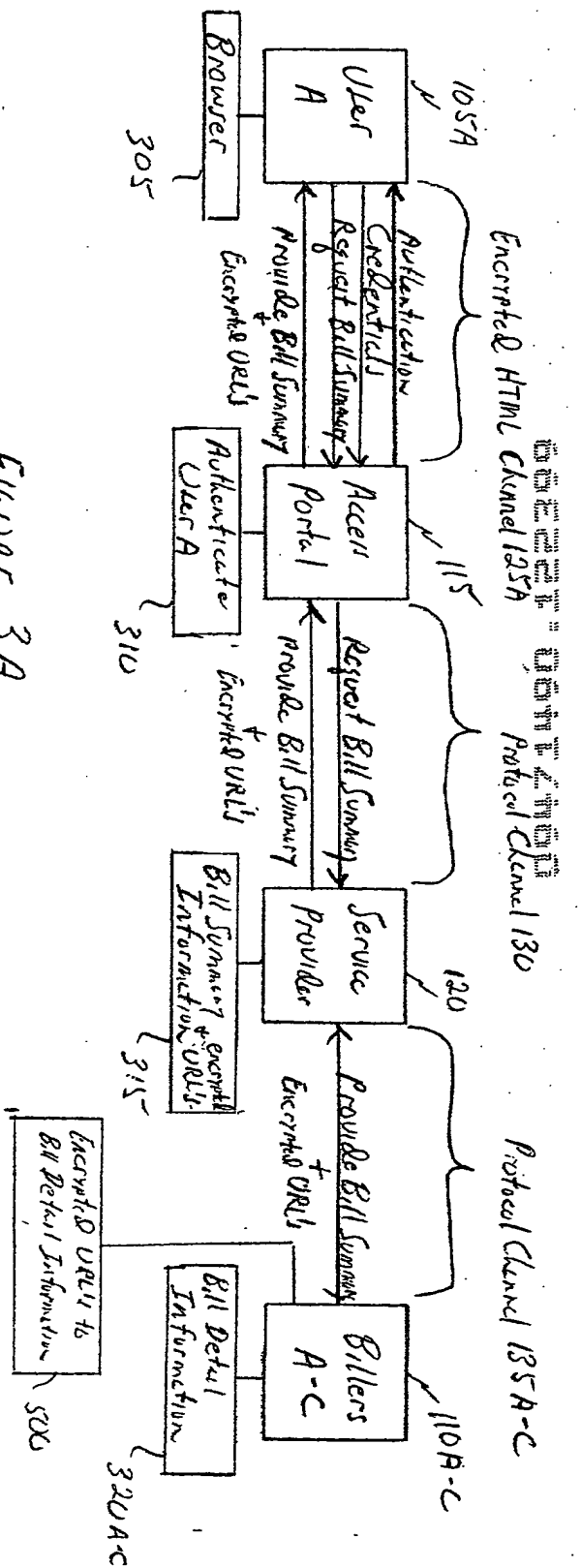


FIGURE 3A  
(PRIOR ART)

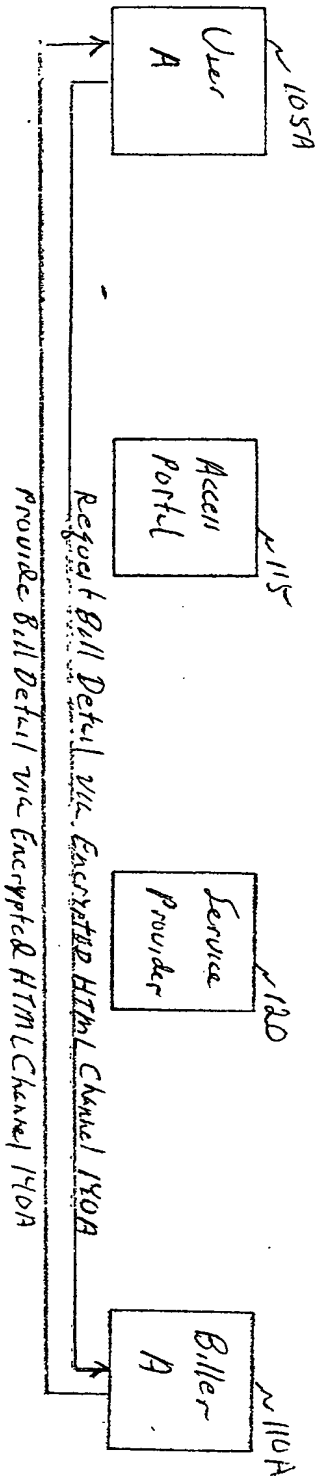


FIGURE 3B  
(PRIOR ART)



SECRET DOCUMENT

ENCRYPTED

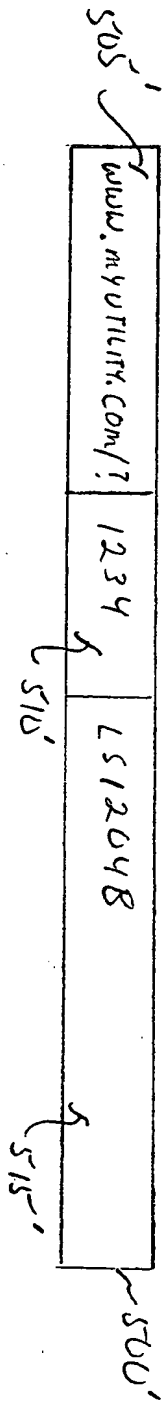
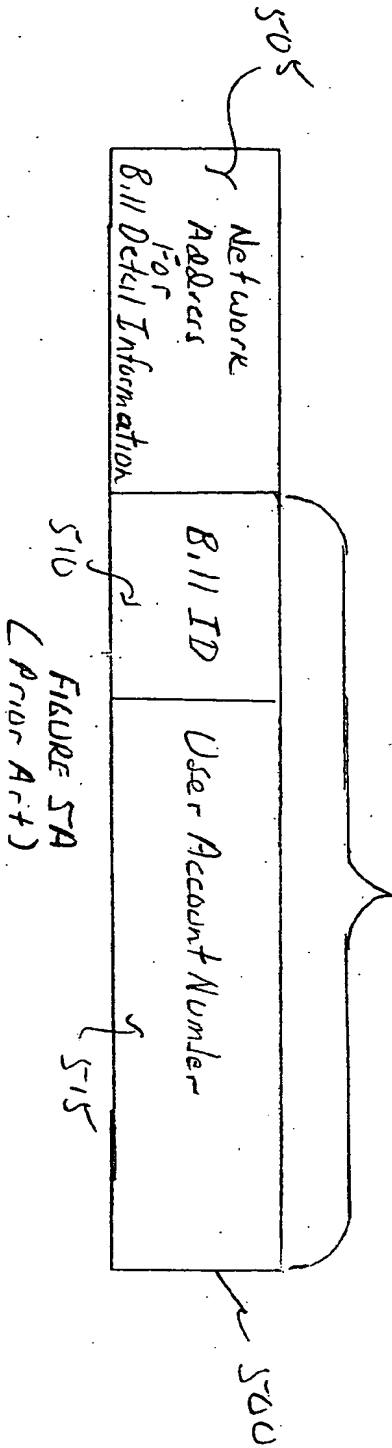


FIGURE 5B  
(PRIOR ART)

# Sequence Diagram

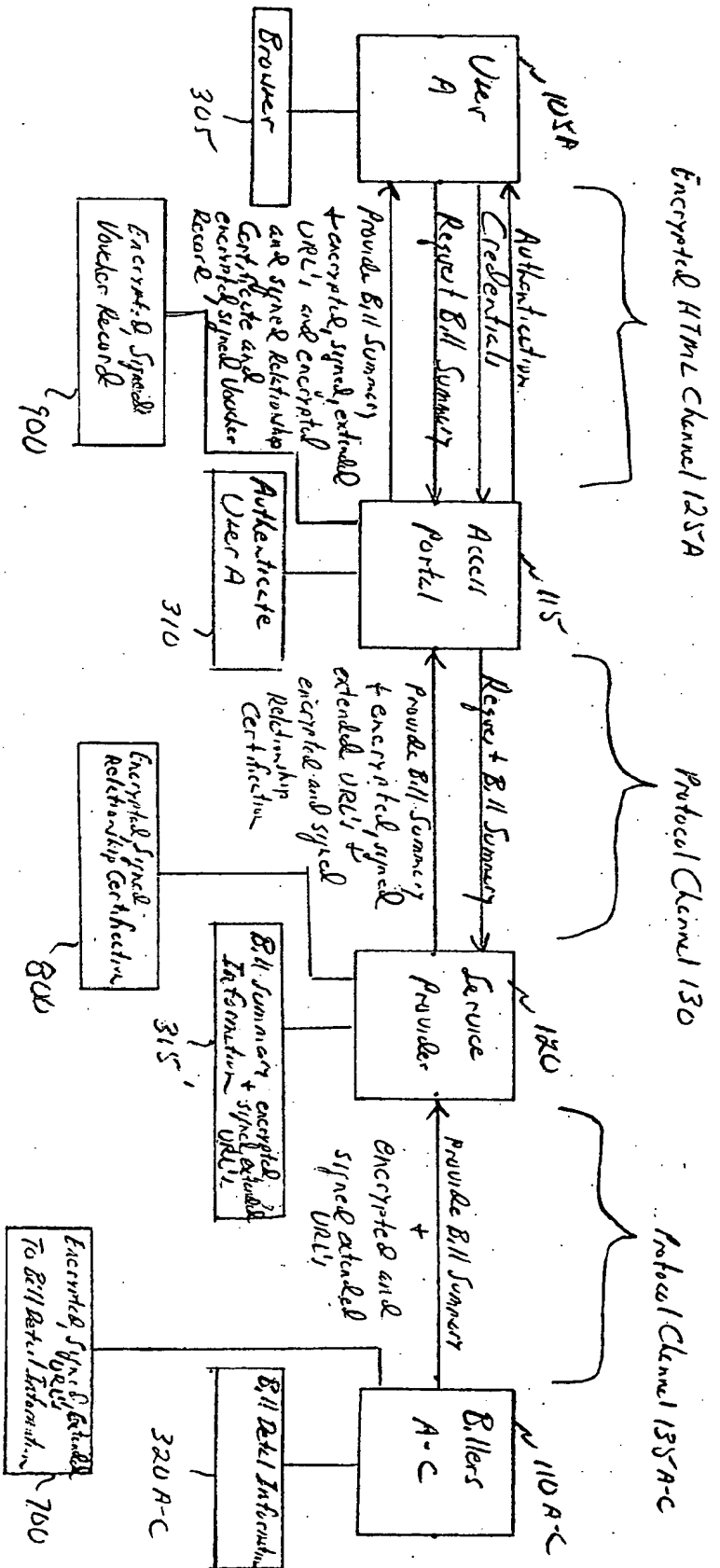


FIGURE 6

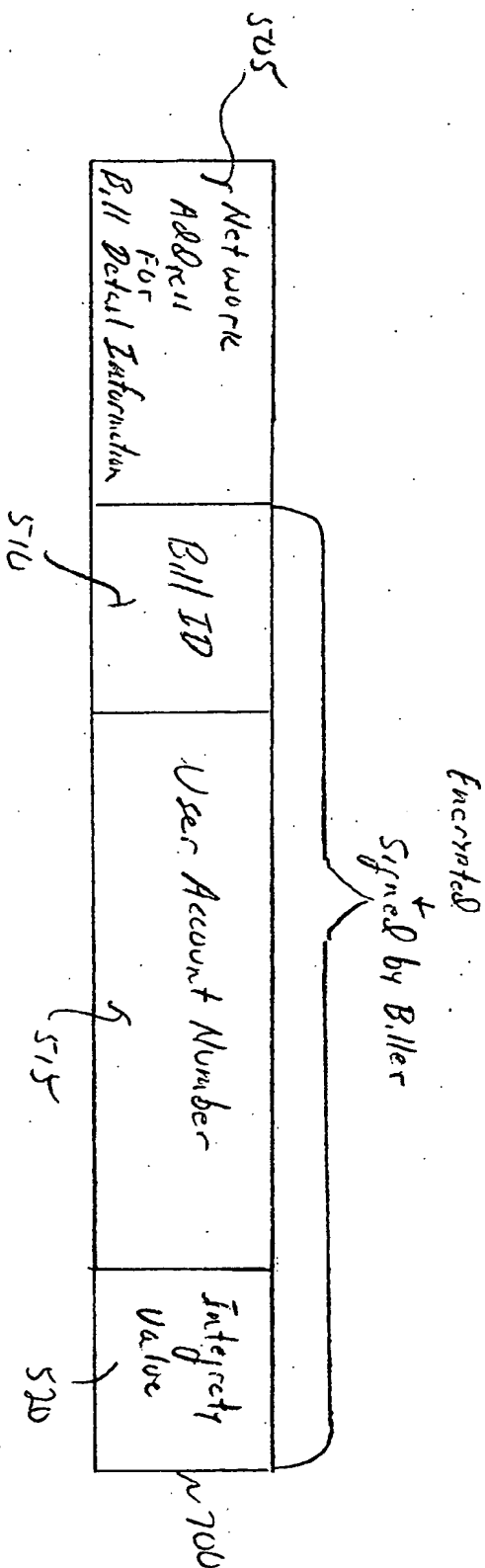


FIGURE 7

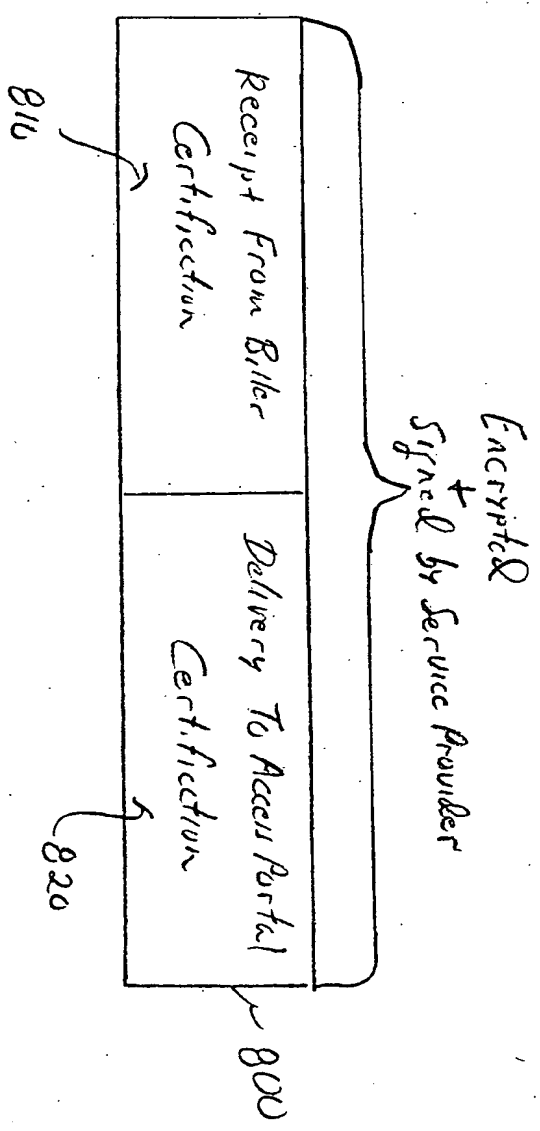


FIGURE 8



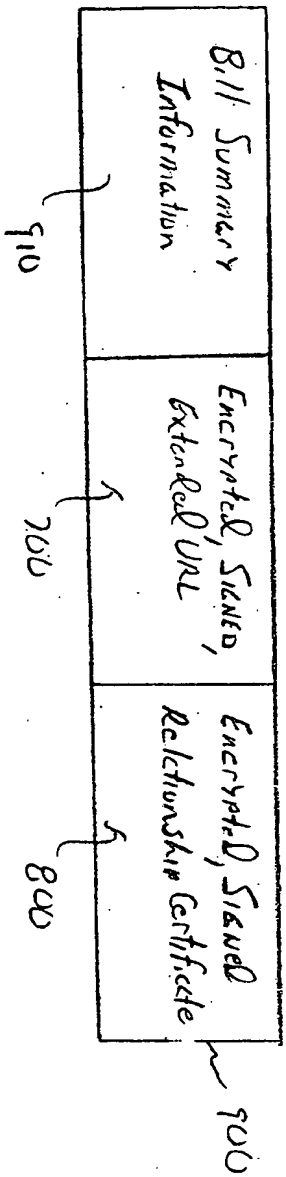


Figure 9

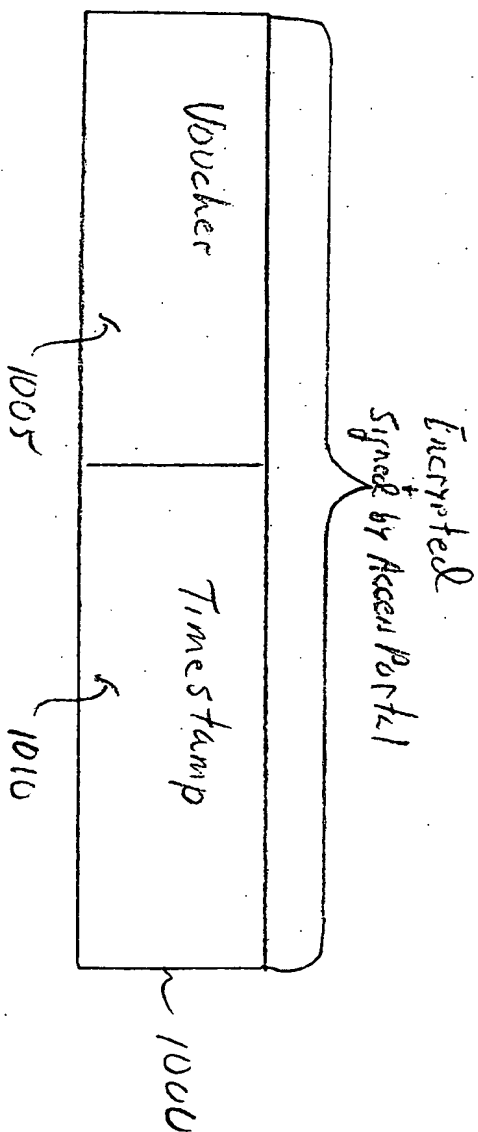


FIGURE 10

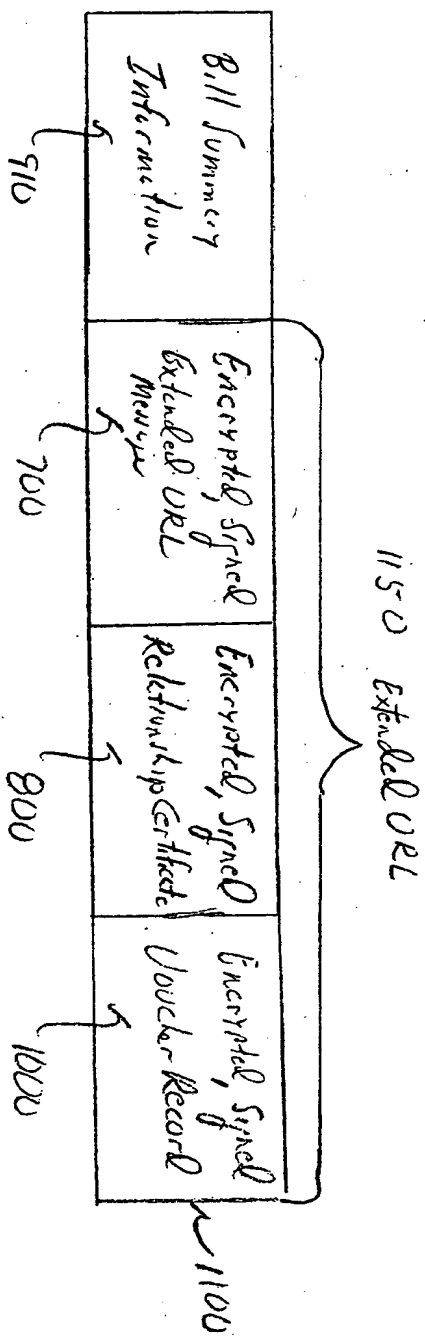


Figure 11

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